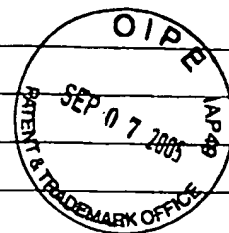


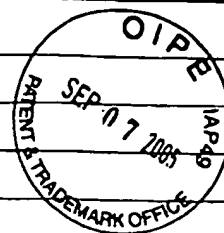
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| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | Application Number | 09/872,447 |
| | | Filing Date | June 1, 2001 |
| | | First Named Inventor | TAYLOR |
| | | Art Unit | 2161 |
| | | Examiner Name | Unassigned |
| Sheet | 1 of 9 | Attorney Docket Number | 72167.000178 |



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| *Examiner Initials | Cite No. | DOCUMENT NUMBER Number - Kind Code (if known) | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| KA ↓ | 1. | US- 2003/0046222 | 03/06/2003 | Bard et al. | |
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| | | First Named Inventor | TAYLOR |
| | | Art Unit | 2161 |
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| Sheet | 2 of 9 | Attorney Docket Number | 72167.000178 |



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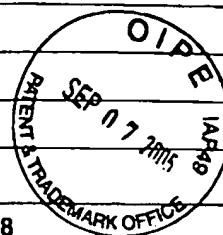
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| | | Art Unit | 2161 |
| | | Examiner Name | Unassigned |
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| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | Application Number | 09/872,447 |
| | | Filing Date | June 1, 2001 |
| | | First Named Inventor | TAYLOR |
| | | Art Unit | 2161 |
| | | Examiner Name | Unassigned |
| Sheet | 4 of 9 | Attorney Docket Number | 72167.000178 |



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| | 80. | US- 5926800 | 07/20/1999 | Baronowski | |
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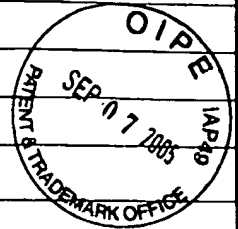
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| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | Application Number | 09/872,447 |
| | | Filing Date | June 1, 2001 |
| | | First Named Inventor | TAYLOR |
| | | Art Unit | 2161 |
| | | Examiner Name | Unassigned |
| Sheet | 5 of 9 | Attorney Docket Number | 72167.000178 |



| U.S. PATENT DOCUMENTS | | | | | |
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| [Handwritten mark] | 84. | US- 5940811 | 08/17/1999 | Norris | |
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| | | Art Unit | 2161 |
| | | Examiner Name | Unassigned |
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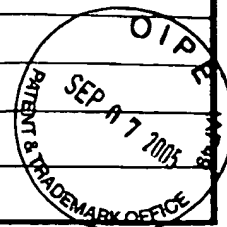
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| | | Examiner Name | Unassigned |
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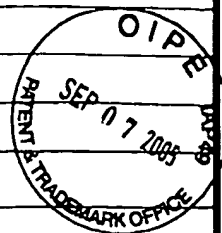


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| Examiner Initials | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published | TRANSLATION | |
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| | 131. | Automated Capture for Forms & Documents, Cardiff Teleform Elite, copyright 1991-2000 | <input type="checkbox"/> | <input type="checkbox"/> |
| | 132. | ANONYMOUS, Car Loans in Minutes, Bank Management, Vol. 64, No. 4, 04/01/93 | <input type="checkbox"/> | <input type="checkbox"/> |
| | 133. | Credit Line Optimization, A Marketswitch Paper, Marketswitch Corporation, www.marketswitch.com, copyright 2002, 6 pps. | <input type="checkbox"/> | <input type="checkbox"/> |
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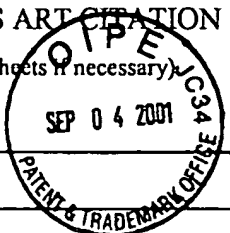
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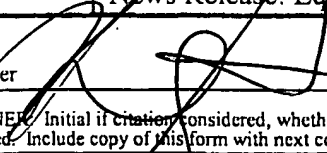


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| Examiner Initials | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published | TRANSLATION | |
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| KA | 140. | Strategy Science Executive Brief, Fair Isaac, copyright 06/2003, 06/01/2003 | <input type="checkbox"/> | <input type="checkbox"/> |
| | 141. | TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005 | <input type="checkbox"/> | <input type="checkbox"/> |
| | 142. | PARADI et al., Using DEA and Negative DEA in Credit Risk Evaluation, Journal of Productivity Analysis, Vol. 21, 2004, pp. 153-165. | <input type="checkbox"/> | <input type="checkbox"/> |
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| APPLICANT'S ART CITATION (Use several sheets if necessary) | | | | | | | | Application 09/872,447 | | | | OFGS File No. P/2167-278 | | | |
| | | | | | | | | Applicant James W. Taylor, et al. | | | | | | | |
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| Examiner Initial | Document Number | | | | | | | Date | Name | Class | Sub-class | Filing Date If Appropriate | | |
| <div style="font-size: 2em; font-family: cursive;">KA</div> <div style="font-size: 2em; font-family: cursive;">V</div> | 5 | 2 | 3 | 9 | 4 | 6 | 2 | 8/24/93 | Jones, et al. | | | | | |
| | 5 | 5 | 6 | 9 | 8 | 9 | 7 | 10/29/96 | Masuda | | | | | |
| | 5 | 6 | 1 | 1 | 0 | 5 | 2 | 3/11/97 | Dykstra, et al. | | | | | |
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| | 6 | 1 | 3 | 5 | 3 | 4 | 9 | 10/24/00 | Zirkel | | | | | |
| | 6 | 1 | 4 | 4 | 9 | 4 | 8 | 11/7/00 | Walker, et al. | | | | | |
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| | | | | | | | | | | | | Yes | No | |
| <div style="font-size: 2em; font-family: cursive;">KA</div> <div style="font-size: 2em; font-family: cursive;">V</div> | WO/0 | 0 | 2 | 6 | 8 | 3 | 1 | 5/11/00 | PCT | | | | | |
| | WO/0 | 0 | 2 | 6 | 8 | 3 | 2 | 5/11/00 | PCT | | | | | |
| | WO/0 | 0 | 2 | 6 | 8 | 3 | 3 | 5/11/00 | PCT | | | | | |
| OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.) | | | | | | | | | | | | | | |
| <div style="font-size: 2em; font-family: cursive;">KA</div> | Abstract of Article entitled: "Bosco's Converts Checkwriters to Cardholders," Patricia A. Murphy, Stores, V78 n6, pp 62-63, June 1996 | | | | | | | | | | | | | |
| <div style="font-size: 2em; font-family: cursive;">J</div> | Abstract of Article entitled: "A High-Stakes Card Game" Linda Punch, Financial Services Online, V5, n1, p 44+, November 1999 | | | | | | | | | | | | | |
| <div style="font-size: 2em; font-family: cursive;">V</div> | News Release: Equifax Unveils "Decision Power(sm)-Retail", April 2, 1996 | | | | | | | | | | | | | |
| Examiner  | | | | | | | | Date Considered 6/21/00 | | | | | | |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant. | | | | | | | | | | | | | | |